



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** UNITED BANKSHARES, INC.

**City/State** CHARLESTON, WV

## Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 29,048,475

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**UNITED BANKSHARES, INC.**  
**300 UNITED CENTER, 500 VIRGINIA STREET E**  
**CHARLESTON, WV 25301**

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	29,308,954	26,971,815	27,250,553	24,135,329	19,470,278
Net income (\$000) .....	279,862	293,886	367,738	289,023	260,099
Number of BHCs in peer group .....	132	132	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.96	2.79	57	2.78	2.65	56	2.74	2.60	58	2.87	2.77	52	2.99	3.01	42
+ Non-interest income .....	0.55	0.94	30	1.08	1.09	54	1	1.04	55	1.43	1.21	65	0.75	1.32	28
- Overhead expense .....	1.86	2.18	27	2.07	2.21	45	2.07	2.17	48	2.37	2.57	46	1.95	2.69	19
- Provision for credit losses .....	0.05	0.10	36	-0.05	-0.12	62	-0.05	-0.09	59	0.44	0.51	41	0.11	0.15	49
+ Securities gains (losses) .....	0	0	65	0.01	0.01	74	0.01	0.01	69	0.01	0.02	55	0	0.01	24
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	80	0	0	13	0	0	42
= Pretax net operating income (tax equivalent) .....	1.60	1.46	67	1.84	1.76	59	1.71	1.66	59	1.51	1.04	80	1.69	1.56	60
Net operating income .....	1.27	1.10	75	1.45	1.34	63	1.35	1.26	63	1.20	0.81	79	1.34	1.19	66
Net income .....	1.27	1.10	75	1.45	1.34	63	1.35	1.26	63	1.20	0.82	79	1.34	1.19	66
Net income (Subchapter S adjusted) .....		1.56			2.06			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.62	3.36	69	3.36	3.12	63	3.28	3.06	62	3.76	3.55	62	4.50	4.41	58
Interest expense .....	0.25	0.35	34	0.23	0.26	52	0.22	0.25	52	0.51	0.52	57	1.08	1.08	57
Net interest income (tax equivalent) .....	3.38	3.01	75	3.13	2.85	65	3.07	2.80	65	3.25	3.01	62	3.41	3.33	48
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.01	0.09	12	0.06	0.12	45	0.05	0.11	36	0.14	0.27	40	0.15	0.21	49
Earnings coverage of net loan and lease losses (X) .....	-310.57	36.38	8	41.09	26.30	72	50.36	39.72	70	19.75	22.91	62	16.50	24.40	53
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.11	1.17	48	1.26	1.32	49	1.20	1.23	50	1.34	1.58	35	0.56	0.83	26
Allowance for loan and lease losses / Total loans and leases .....	1.10	1.15	48	1.22	1.30	46	1.17	1.20	47	1.29	1.55	35	0.55	0.81	26
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.25	0.39	32	0.46	0.58	43	0.40	0.49	41	0.69	0.71	54	0.90	0.57	84
30-89 days past due loans and leases / Total loans and leases .....	0.54	0.33	78	0.39	0.29	72	0.42	0.32	73	0.41	0.39	64	0.47	0.43	65
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	0.47	5.89	27	-13	-3.31	21	-10.37	-2.33	25	-2.21	3.20	36	12.97	14.45	48
Net short-term noncore funding dependence .....	0.11	0.87	40	-13.62	-9.17	30	-11.09	-7.71	33	-3.33	-4.76	51	6.31	3.38	53
Net loans and leases / Total assets .....	67.79	63.09	61	61.90	58.81	60	62.44	58.67	61	69.03	61.58	70	71.32	63.77	65
<b>Capitalization</b>															
Tier 1 leverage ratio .....	10.67	9.22	83	10.36	9.07	82	10.95	8.98	87	10.34	9.13	84	10.48	9.76	72
Holding company equity capital / Total assets .....	15.29	9.68	98	16.11	10.79	96	16.09	10.71	97	16.41	11.16	96	17.11	12.43	92
Total equity capital (including minority interest) / Total assets .....	15.29	9.81	98	16.11	10.91	96	16.09	10.82	97	16.41	11.29	96	17.11	12.57	92
Common equity tier 1 capital / Total risk-weighted assets .....	12.39	11.79	63	13.53	12.64	70	13.39	12.42	71	13.30	12.38	70	12.53	12.17	64
Net loans and leases / Equity capital (X) .....	4.43	6.64	13	3.84	5.47	18	3.88	5.53	19	4.21	5.58	20	4.17	5.21	25
Cash dividends / Net income .....	52.30	31.93	89	46.21	27.22	87	49.59	28.27	88	59.47	42.30	74	53.64	33.12	85
Cash dividends / Net income (Subchapter S adjusted) .....		71.62			-3.51			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	5.60	6.04	57	6.08	9.51	37	12.01	10.50	69	33.17	16.68	86	2.14	9.26	20
Equity capital .....	0.21	-3.83	65	3.83	7.52	36	9.80	7.46	73	27.76	6.99	92	3.45	10.49	28
Net loans and leases .....	15.65	14.48	62	-8.05	-0.66	15	1.31	3.36	48	28.90	9.07	89	3.14	9.10	26
Noncore funding .....	30.39	36.20	60	-31.88	-21.64	34	-19.14	-14.79	41	-44.23	-12.18	12	1.96	6.59	44
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	0.22	11.91	27	0.22	10.65	24	0.21	10.95	25	0.23	13.56	20	0	13.04	13
Equity investment in subsidiaries / Equity capital .....	102.83	104.01	51	102.24	103.15	50	102.10	103.22	51	104.63	102.81	63	105.30	103.22	65
Cash from ops + noncash items + op expense / Op expense + dividends .....	127.45	118.32	57	163.64	155.61	63	149.98	154.48	57	126.54	147.24	48	161.10	190.27	43

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	602,435	547,819	724,171	721,473	666,950	9.97	48.51
Income from lease financing receivables.....	68	290	322	356	0	-76.55	
Fully taxable income on loans and leases.....	596,548	541,386	715,838	712,167	656,387	10.19	49.79
Tax-exempt income on loans and leases.....	5,955	6,723	8,655	9,662	10,563	-11.42	-19.48
Estimated tax benefit on income on loans and leases.....	1,583	1,787	2,301	2,568	2,808	-11.43	-60.27
Income on loans and leases (tax equivalent).....	604,086	549,896	726,794	724,397	669,758	9.85	47.47
Investment interest income (tax equivalent).....	76,095	45,011	60,792	62,600	68,541	69.06	163.49
Interest on balances due from depository institutions.....	13,997	6,197	8,733	9,777	21,321	125.87	23.43
Interest income on other earning assets.....	3,389	2,000	3,016	5,496	6,677	69.45	-5.68
Total interest income (tax equivalent).....	697,567	603,104	799,335	802,270	766,297	15.66	53.83
Interest on time deposits of \$250K or more.....	3,013	5,921	7,237	16,006	21,116	-49.11	-58.81
Interest on time deposits < \$250K.....	3,995	7,105	8,839	20,208	23,476	-43.77	-52.93
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	28,964	19,774	25,544	42,365	91,057	46.48	48.69
Interest on other borrowings and trading liabilities.....	10,722	7,549	10,095	29,570	48,991	42.03	-39.99
Interest on subordinated debt and mandatory convertible securities.....	528	518	668	460	0	1.93	
Total interest expense.....	47,222	40,867	52,383	108,609	184,640	15.55	-11.15
Net interest income (tax equivalent).....	650,345	562,237	746,952	693,661	581,657	15.67	62.46
Non-interest income.....	121,732	217,918	271,144	345,721	146,594	-44.14	29.69
Adjusted operating income (tax equivalent).....	772,077	780,155	1,018,096	1,039,382	728,251	-1.04	56.24
Overhead expense.....	408,002	419,561	565,240	571,766	378,806	-2.76	52.24
Provision for credit losses.....	10,709	-10,624	-12,781	106,563	21,313		-50.03
Securities gains (losses).....	2	1,552	1,552	2,502	-102	-99.87	-99.86
Other tax equivalent adjustments.....	0	0	1	-1	0		
Pretax net operating income (tax equivalent).....	352,728	372,691	467,072	363,627	328,174	-5.36	71.12
Applicable income taxes.....	69,548	75,624	95,115	70,717	64,340	-8.03	3.25
Tax equivalent adjustments.....	3,318	3,181	4,219	3,887	3,735	4.31	-46.21
Applicable income taxes (tax equivalent).....	72,866	78,805	99,334	74,604	68,075	-7.54	-0.89
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	279,862	293,886	367,738	289,023	260,099	-4.77	111.05
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	279,862	293,886	367,738	289,023	260,099	-4.77	111.05
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	279,862	293,886	367,738	289,023	260,099	-4.77	111.05
Investment securities income (tax equivalent).....	76,095	45,011	60,792	62,600	68,541	69.06	163.49
US Treasury and agency securities (excluding mortgage-backed securities).....	5,098	435	485	1,539	2,471	1071.95	194.17
Mortgage-backed securities.....	30,563	22,604	29,895	33,621	39,518	35.21	77.28
All other securities.....	40,434	21,972	30,412	27,440	26,552	84.03	308.14
Cash dividends declared.....	146,374	135,793	182,356	171,876	139,508	7.79	52.41
Common.....	146,374	135,793	182,356	171,876	139,508	7.79	52.41
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.17	3.12	61	2.98	2.90	55	2.93	2.85	53	3.32	3.27	54	3.94	4	47
Less: Interest expense .....	0.21	0.33	31	0.20	0.24	50	0.19	0.23	50	0.45	0.48	55	0.95	0.98	50
Equals: Net interest income (tax equivalent) .....	2.96	2.79	57	2.78	2.65	56	2.74	2.60	58	2.87	2.77	52	2.99	3.01	42
Plus: Non-interest income .....	0.55	0.94	30	1.08	1.09	54	1	1.04	55	1.43	1.21	65	0.75	1.32	28
Equals: adjusted operating income (tax equivalent) .....	3.51	3.77	36	3.86	3.80	61	3.74	3.70	58	4.31	4.04	68	3.74	4.41	20
Less: Overhead expense .....	1.86	2.18	27	2.07	2.21	45	2.07	2.17	48	2.37	2.57	46	1.95	2.69	19
Less: Provision for credit losses .....	0.05	0.10	36	-0.05	-0.12	62	-0.05	-0.09	59	0.44	0.51	41	0.11	0.15	49
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	66	0.01	0.01	74	0.01	0.01	70	0.01	0.02	55	0	0.01	24
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	80	0	0	13	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.60	1.46	67	1.84	1.76	59	1.71	1.66	59	1.51	1.04	80	1.69	1.56	60
Less: Applicable income taxes (tax equivalent) .....	0.33	0.34	51	0.39	0.41	44	0.36	0.38	50	0.31	0.23	73	0.35	0.36	42
Less: Minority interest .....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	1.27	1.10	75	1.45	1.34	63	1.35	1.26	63	1.20	0.81	79	1.34	1.19	66
Plus: Net extraordinary items .....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.27	1.10	75	1.45	1.34	63	1.35	1.26	63	1.20	0.82	79	1.34	1.19	66
Memo: Net income (last four quarters) .....	1.22	1.10	72	1.44	1.30	69	1.35	1.26	63	1.20	0.82	79	1.34	1.19	66
Net income—BHC and noncontrolling (minority) interest .....	1.27	1.11	75	1.45	1.35	63	1.35	1.27	63	1.20	0.83	79	1.34	1.20	66
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	87.60	92.93	4	88.81	93.09	10	89.34	93.08	9	88.35	92.32	9	87.50	91.05	14
Average interest-bearing funds / Average assets .....	53.18	60.58	18	52.78	61.98	12	53.03	61.99	14	54.79	64.06	15	59.75	65.57	26
Interest income (tax equivalent) / Average earning assets .....	3.62	3.36	69	3.36	3.12	63	3.28	3.06	62	3.76	3.55	62	4.50	4.41	58
Interest expense / Average earning assets .....	0.25	0.35	34	0.23	0.26	52	0.22	0.25	52	0.51	0.52	57	1.08	1.08	57
Net interest income (tax equivalent) / Average earning assets .....	3.38	3.01	75	3.13	2.85	65	3.07	2.80	65	3.25	3.01	62	3.41	3.33	48
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.22	4.24	56	4.13	4.07	62	4.07	4.01	58	4.23	4.27	51	4.83	5.09	37
Interest-bearing bank balances .....	0.91	0.79	66	0.28	0.13	97	0.29	0.14	96	0.72	0.27	95	2.51	2.04	77
Federal funds sold and reverse repos .....	0.91	1.05	48	0.15	0.25	52	0.11	0.25	46	0.36	0.68	43	2.10	2.44	39
Trading assets .....		0.57			0.45			0.45			0.60			0.99	
Total earning assets .....	3.61	3.33	70	3.34	3.09	65	3.27	3.04	63	3.74	3.51	63	4.48	4.36	58
Investment securities (tax equivalent) .....	2.15	1.96	70	1.88	1.77	57	1.83	1.77	55	2.33	2.25	60	2.83	2.76	57
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.43	1.38	53	4.07	1.23	98	1.55	1.14	80	2.45	1.75	85	3.55	2.32	90
Mortgage-backed securities .....	2	1.87	62	1.81	1.55	75	1.75	1.57	70	2.30	2.05	73	2.68	2.61	62
All other securities .....	2.10	2.89	20	1.87	2.85	19	1.78	2.81	17	2.40	3.24	19	3.12	4.06	23
Interest-bearing deposits .....	0.33	0.35	59	0.33	0.22	72	0.31	0.21	72	0.67	0.53	69	1.40	1.10	74
Time deposits of \$250K or more .....	0.80	0.61	73	1.21	0.70	92	1.12	0.66	89	1.90	1.42	86	2.21	1.96	66
Time deposits < \$250K .....	0.30	0.58	22	0.50	0.67	32	0.46	0.62	33	1.01	1.36	21	1.57	1.82	32
Other domestic deposits .....	0.32	0.31	62	0.25	0.16	75	0.23	0.15	76	0.49	0.36	78	1.27	0.93	80
Foreign deposits .....		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.49	0.88	41	0.14	0.18	60	0.14	0.17	61	0.37	0.62	34	1.35	1.86	34
Other borrowed funds and trading liabilities .....	1.44	1.55	41	0.68	1.29	31	0.68	1.27	29	1.67	1.50	60	2.35	2.38	51
All interest-bearing funds .....	0.40	0.54	39	0.38	0.38	60	0.36	0.37	59	0.82	0.74	63	1.59	1.49	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	121,732	217,918	271,144	345,721	146,594
Fiduciary activities income	12,805	12,225	16,552	13,903	13,871
Service charges on deposit accounts - domestic	18,931	16,873	23,187	21,314	23,562
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	11,889	11,485	14,973	11,309	9,564
Insurance activities revenue	990	711	1,017	976	1,016
Venture capital revenue	0	0	0	0	0
Net servicing fees	7,017	7,170	9,605	6,213	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	38,146	140,909	167,384	262,423	73,168
Other non-interest income	31,954	28,545	38,426	29,583	25,413
Total overhead expenses	408,002	419,561	565,240	571,766	378,806
Personnel expense	220,519	251,480	333,841	323,531	209,707
Net occupancy expense	56,126	50,540	68,013	62,164	49,060
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,137	4,400	5,908	6,605	7,016
Other operating expenses	127,220	113,141	157,478	179,466	113,023
Fee income on mutual funds and annuities	5,680	5,492	6,993	6,048	5,234
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,915	2,986	3,143	3,051	2,204
Average personnel expense per employee	75.65	84.22	106.22	106.04	95.15
Average assets per employee	10,054.53	9,032.76	8,670.24	7,910.63	8,834.06

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	4.67	2.43	78	2.52	2.14	60	2.58	2.17	58	1.75	2.02	51	3.57	2.72	68
Overhead expenses / Net Interest Income + non-interest income	53.07	58.02	30	54	58.85	28	55.75	59.28	32	55.22	62.28	26	52.28	61.29	15
<b>Percent of Average Assets</b>															
Total overhead expense	1.86	2.18	27	2.07	2.21	45	2.07	2.17	48	2.37	2.57	46	1.95	2.69	19
Personnel expense	1	1.20	23	1.24	1.23	57	1.23	1.21	58	1.34	1.30	56	1.08	1.41	20
Net occupancy expense	0.26	0.22	66	0.25	0.24	57	0.25	0.23	61	0.26	0.26	50	0.25	0.28	33
Other operating expenses	0.60	0.73	36	0.58	0.72	36	0.60	0.72	37	0.77	0.94	47	0.62	0.97	18
Overhead less non-interest income	1.30	1.22	52	1	1.08	36	1.08	1.10	41	0.94	1.25	25	1.19	1.32	37
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	52.84	57.55	30	53.78	58.34	28	55.52	58.83	31	55.01	61.82	27	52.02	60.64	16
Personnel expense	28.56	31.86	27	32.23	32.89	38	32.79	32.93	41	31.13	32.36	37	28.80	32.39	24
Net occupancy expense	7.27	5.98	74	6.48	6.26	53	6.68	6.23	57	5.98	6.58	40	6.74	6.52	55
Other operating expenses	17.01	19.14	33	15.07	18.68	23	16.05	19.18	26	17.90	22.28	36	16.48	21.20	24
Total non-interest income	15.77	24.10	32	27.93	28.20	56	26.63	27.67	54	33.26	28.83	62	20.13	29.23	33
Fiduciary activities income	1.66	2.13	51	1.57	2.27	48	1.63	2.20	50	1.34	2.09	46	1.90	1.97	58
Service charges on domestic deposit accounts	2.45	3.30	36	2.16	3.25	33	2.28	3.27	35	2.05	3.27	28	3.24	3.88	40
Trading revenue	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	1.54	2.15	53	1.47	2.46	52	1.47	2.58	51	1.09	2.46	44	1.31	3.54	43
Insurance activities revenue	0.13	0.36	63	0.09	0.38	56	0.10	0.36	55	0.09	0.41	53	0.14	0.47	56
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.91	1.23	72	0.92	0.56	78	0.94	0.60	76	0.60	0.01	85	0	0.28	21
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.94	1.19	93	18.06	3.64	95	16.44	3.30	96	25.25	3.92	96	10.05	1.86	96
Other non-interest income	4.14	8.80	18	3.66	9.39	11	3.77	9.27	13	2.85	9.65	3	3.49	10.04	8
Overhead less non-interest income	37.08	32.79	60	25.85	29.67	32	28.89	30.52	36	21.75	31.93	20	31.89	31.06	42
Applicable income taxes / Pretax net operating income (tax equivalent)	19.72	21.50	28	20.29	21.49	37	20.36	21.18	37	19.45	18.63	49	19.61	20.56	41
Applicable income tax + TE / Pretax net operating income + TE	20.66	23.57	15	21.14	23.11	20	21.27	22.67	24	20.52	21.18	36	20.74	23.23	28

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

**Assets**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	15,021,833	12,877,115	13,918,994	13,104,050	10,669,945	16.66	36.27
Commercial and industrial loans	2,613,898	2,286,076	2,501,070	2,951,843	1,572,757	14.34	119.50
Loans to individuals	1,393,291	1,173,896	1,189,375	1,197,670	1,162,707	18.69	100.42
Loans to depository institutions and acceptances of other banks	4,500	0	0	500	0		
Agricultural loans	7,905	5,076	10,443	5,822	1,553	55.73	633.98
Other loans and leases	868,728	894,765	908,182	1,050,465	692,681	-2.91	59.36
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	19,910,155	17,236,928	18,528,064	18,310,350	14,099,643	15.51	47.97
Less: Allowance for loan and lease losses	219,611	210,891	216,016	235,830	77,057	4.13	193.10
Net loans and leases	19,690,544	17,026,037	18,312,048	18,074,520	14,022,586	15.65	47.16
Debt securities that reprice or mature in over 1 year	4,245,184	3,315,937	3,917,155	2,802,728	2,346,059	28.02	165.01
Mutual funds and equity securities	7,314	11,984	12,404	10,718	8,894	-38.97	-30.21
Subtotal	23,943,042	20,353,958	22,241,607	20,887,966	16,377,539	17.63	59.70
Interest-bearing bank balances	1,032,959	3,742,944	3,474,365	1,910,876	651,435	-72.40	-32.64
Federal funds sold and reverse repos	1,067	927	927	823	820	15.10	35.58
Debt securities that reprice or mature within 1 year	403,923	95,067	126,564	151,866	92,683	324.88	600.99
Trading assets	0	0	0	0	0		
Total earning assets	25,380,991	24,192,896	25,843,463	22,951,531	17,122,477	4.91	53.04
Non-interest-bearing cash and due from depository institutions	322,321	289,690	282,878	297,369	185,238	11.26	51.54
Premises, fixed assets, and leases	272,788	247,528	279,162	245,344	154,427	10.20	161.51
Other real estate owned	10,779	16,696	14,823	22,595	15,515	-35.44	-59.82
Investment in unconsolidated subsidiaries	11,191	10,781	10,808	9,435	9,262	3.80	36.79
Intangible and other assets	3,050,424	2,749,953	2,897,787	2,657,996	2,175,405	10.93	39.09
Total assets	29,048,475	27,507,517	29,328,902	26,184,247	19,662,324	5.60	51.85
Quarterly average assets	29,251,589	27,435,084	28,086,765	26,086,816	19,445,337	6.62	54.51
Average loans and leases (YTD)	19,065,097	17,745,946	17,867,434	17,143,449	13,878,777	7.43	54.40
<b>Memoranda</b>							
Loans held-for-sale	210,075	493,299	504,416	718,937	387,514	-57.41	-33.32
Loans not held-for-sale	19,700,080	16,743,629	18,023,648	17,591,413	13,712,129	17.66	49.92
Real estate loans secured by 1-4 family	4,624,486	4,026,864	4,214,366	4,637,287	4,094,128	14.84	37.13
Commercial real estate loans	10,373,170	8,830,031	9,677,235	8,443,438	6,564,623	17.48	35.88
Construction and land development	2,624,117	2,109,150	2,014,164	1,826,349	1,408,205	24.42	64.05
Multifamily	1,120,685	769,679	1,199,124	684,587	634,158	45.60	42.32
Nonfarm nonresidential	6,628,368	5,951,202	6,463,947	5,932,502	4,522,260	11.38	26.33
Real estate loans secured by farmland	24,177	20,220	27,393	23,325	11,194	19.57	40.63
Total investment securities	4,656,421	3,422,988	4,056,123	2,965,312	2,447,636	36.03	178.83
U.S. Treasury securities	458,717	101	26,674	50,217	50,435	454075.25	1724.14
US agency securities (excluding mortgage-backed securities)	71,673	12,944	55,176	16,127	8,241	453.72	-25.29
Municipal securities	703,454	621,687	848,299	566,375	273,788	13.15	126.32
Mortgage-backed securities	1,444,423	1,703,131	1,828,245	1,625,812	1,455,339	-15.19	26.55
Asset-backed securities	1,403,620	535,011	656,571	294,623	280,843	162.35	3694.80
Other debt securities	567,220	538,130	628,754	401,440	370,096	5.41	1052.00
Mutual funds and equity securities	7,314	11,984	12,404	10,718	8,894	-38.97	-30.21
Available-for-sale securities	4,648,087	3,409,984	4,042,699	2,953,359	2,437,296	36.31	181.76
U.S. Treasury securities	458,717	101	26,674	50,217	50,435	454075.25	2201.41
US agency securities (excluding mortgage-backed securities)	71,673	12,944	55,176	16,127	8,241	453.72	-25.29
Municipal securities	702,454	620,687	847,299	565,160	272,362	13.17	130.21
Mortgage-backed securities	1,444,423	1,703,131	1,828,245	1,625,812	1,455,339	-15.19	26.56
Asset-backed securities	1,403,620	535,011	656,571	294,623	280,843	162.35	3694.80
Other debt securities	567,200	538,110	628,734	401,420	370,076	5.41	1324.45
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	0	-1	0	0	1		
Available-for-sale securities appreciation (depreciation)	-494,361	37,680	11,205	85,013	10,372		
Structured notes, fair value	484	590	582	603	118	-17.97	
Pledged securities	1,722,762	1,819,897	1,871,328	1,942,087	1,540,717	-5.34	31.23

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	7,618,853	8,490,191	8,980,563	5,428,402	3,381,878	-10.26	84.30
NOW, ATS and transaction accounts .....	5,319,043	3,534,311	3,734,355	799,635	372,175	50.50	142.10
Time deposits less brokered deposits < \$250K .....	1,584,067	1,706,011	1,998,667	2,033,876	1,429,474	-7.15	202.27
MMDA and other savings accounts .....	7,943,142	7,557,865	8,003,291	11,449,157	7,774,585	5.10	64.36
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	22,465,105	21,288,378	22,716,876	19,711,070	12,958,112	5.53	92.21
Time deposits of \$250K or more .....	393,689	532,607	624,030	769,221	790,141	-26.08	-57.67
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	142,476	123,018	128,844	142,300	124,654	15.82	-58.34
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	1,000,000	500,000	521,137	552,653	1,003,083	100.00	21.12
Other borrowings w/remaining maturity over 1 year .....	10,846	32,782	11,062	31,879	848,782	-66.91	-97.57
Brokered deposits < \$250K .....	4,613	1,624	9,373	104,873	104,180	184.05	-99.63
Noncore funding .....	1,551,624	1,190,031	1,294,446	1,600,926	2,870,840	30.39	-59.18
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	286,462	281,069	285,195	279,837	236,164	1.92	18.31
Other liabilities .....	305,198	317,273	313,757	294,794	233,375	-3.81	126.86
Total liabilities .....	24,608,389	23,076,751	24,610,274	21,886,627	16,298,491	6.64	55.10
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	354,745	335,419	353,402	334,523	263,736	5.76	35.13
Common surplus .....	3,163,776	2,903,576	3,149,955	2,894,471	2,140,175	8.96	48.75
Retained earnings .....	1,524,265	1,363,488	1,390,777	1,205,395	1,132,579	11.79	67.58
Accumulated other comprehensive income .....	-352,304	-1,239	-4,888	22,370	-34,869		
Other equity capital components .....	-250,396	-170,478	-170,618	-159,139	-137,788		
Total holding company equity capital .....	4,440,086	4,430,766	4,718,628	4,297,620	3,363,833	0.21	36.04
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	4,440,086	4,430,766	4,718,628	4,297,620	3,363,833	0.21	36.04
Total liabilities and capital .....	29,048,475	27,507,517	29,328,902	26,184,247	19,662,324	5.60	51.85
<b>Memoranda</b>							
Non-interest-bearing deposits .....	7,618,853	8,490,191	8,980,563	7,405,264	4,621,374	-10.26	84.30
Interest-bearing deposits .....	15,244,554	13,332,418	14,369,716	13,179,900	9,231,059	14.34	56.49
Total deposits .....	22,863,407	21,822,609	23,350,279	20,585,164	13,852,433	4.77	64.78
Long-term debt that reprices within 1 year .....	1,000,000	500,000	521,137	552,653	1,003,083	100.00	21.12
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,718,628	4,297,620	4,297,620	3,363,833	3,251,624		
Accounting restatements .....	0	0	0	-44,331	0		
Net income .....	279,862	293,886	367,738	289,023	260,099		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	7,779	4,380	5,798	1,238	1,275		
Sale of treasury stock .....	0	0	0	1	1		
Less: Purchase of treasury stock .....	79,459	11,210	11,211	21,317	35,673		
Changes incident to business combinations .....	0	0	260,279	817,830	0		
Less: Dividends declared .....	146,374	135,793	182,356	171,876	139,508		
Change in other comprehensive income .....	-347,416	-23,609	-27,258	57,239	22,150		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	7,066	5,492	8,018	5,980	3,865		
Holding company equity capital, ending balance .....	4,440,086	4,430,766	4,718,628	4,297,620	3,363,833		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	51.71	39.88	72	46.81	36.06	77	47.46	36.25	78	50.05	36.22	79	54.27	37.78	76
Commercial and industrial loans .....	9	11.23	42	8.31	11.11	40	8.53	10.76	43	11.27	13.52	37	8	12.02	28
Loans to individuals .....	4.80	3.58	71	4.27	3.60	68	4.06	3.36	68	4.57	3.40	68	5.91	4.20	66
Loans to depository institutions and acceptances of other banks .....	0.02	0.02	82	0	0.02	32	0	0.02	34	0	0.03	70	0	0.04	29
Agricultural loans .....	0.03	0.19	51	0.02	0.21	39	0.04	0.18	49	0.02	0.19	44	0.01	0.24	34
Other loans and leases .....	2.99	4.52	46	3.25	4.26	54	3.10	4.47	51	4.01	4.63	55	3.52	5.01	45
Net loans and leases .....	67.79	63.09	61	61.90	58.81	60	62.44	58.67	61	69.03	61.58	70	71.32	63.77	65
Debt securities over 1 year .....	14.61	18.76	33	12.05	18.32	26	13.36	19.46	29	10.70	15.55	30	11.93	14.60	33
Mutual funds and equity securities .....	0.03	0.05	52	0.04	0.05	63	0.04	0.06	62	0.04	0.05	56	0.05	0.06	57
Subtotal .....	82.42	83.05	30	73.99	78.17	25	75.84	79.22	29	79.77	78.16	44	83.29	79.65	43
Interest-bearing bank balances .....	3.56	3.61	59	13.61	9.37	73	11.85	8.50	74	7.30	7.51	51	3.31	3.06	61
Federal funds sold and reverse repos .....	0	0.52	60	0	0.53	63	0	0.54	62	0	0.82	60	0	1.57	60
Debt securities 1 year or less .....	1.39	1.71	57	0.35	1.51	21	0.43	1.56	27	0.58	1.68	27	0.47	1.91	28
Trading assets .....	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets .....	87.37	90.76	11	87.95	91.57	10	88.12	91.77	10	87.65	91.05	11	87.08	89.53	23
Non-interest cash and due from depository institutions .....	1.11	0.98	61	1.05	0.99	54	0.96	0.82	64	1.14	1.07	51	0.94	1.14	33
Other real estate owned .....	0.04	0.01	89	0.06	0.01	90	0.05	0.01	90	0.09	0.02	91	0.08	0.03	88
All other assets .....	11.52	8.19	87	11	7.39	89	10.92	7.35	90	11.21	7.82	88	11.98	9.27	81
<b>Memoranda</b>															
Short-term investments .....	4.95	6.75	52	13.96	12.31	64	12.28	11.47	60	7.88	11.17	38	3.79	7.63	43
U.S. Treasury securities .....	1.58	1.98	58	0	1.18	24	0.09	1.47	33	0.19	0.84	56	0.26	1.03	55
US agency securities (excluding mortgage-backed securities) .....	0.25	0.81	45	0.05	0.75	29	0.19	0.82	41	0.06	0.63	31	0.04	0.54	31
Municipal securities .....	2.42	1.69	69	2.26	1.70	65	2.89	1.73	74	2.16	1.69	65	1.39	1.34	65
Mortgage-backed securities .....	4.97	12.93	14	6.19	13.46	19	6.23	14.14	16	6.21	11.75	20	7.40	11.44	26
Asset-backed securities .....	4.83	0.85	94	1.94	0.47	87	2.24	0.50	87	1.13	0.32	86	1.43	0.28	90
Other debt securities .....	1.95	0.51	90	1.96	0.51	89	2.14	0.53	90	1.53	0.42	86	1.88	0.39	90
Loans held-for-sale .....	0.72	0.30	83	1.79	0.50	87	1.72	0.55	87	2.75	0.52	94	1.97	0.39	94
Loans held for investment .....	67.82	63.03	61	60.87	58.34	56	61.45	58.06	59	67.18	61.72	63	69.74	63.50	58
Real estate loans secured by 1-4 family .....	15.92	12.79	68	14.64	11.57	67	14.37	11.46	67	17.71	11.91	74	20.82	13.29	78
Revolving .....	1.58	1.52	56	1.47	1.44	57	1.61	1.42	58	1.77	1.66	58	2.26	2.07	58
Closed-end, secured by first liens .....	14.14	10.86	72	12.95	9.73	68	12.54	9.67	68	15.67	9.81	79	18.16	10.69	83
Closed-end, secured by junior liens .....	0.20	0.19	70	0.22	0.19	74	0.22	0.17	77	0.27	0.22	74	0.40	0.28	73
Commercial real estate loans .....	35.71	24.89	74	32.10	22.35	78	33	22.69	75	32.25	22.22	77	33.39	22.23	73
Construction and land development .....	9.03	3.92	88	7.67	3.40	89	6.87	3.34	85	6.97	3.40	84	7.16	3.44	84
Multifamily .....	3.86	3.87	62	2.80	3.32	56	4.09	3.57	69	2.61	3.12	50	3.23	3.01	61
Nonfarm nonresidential .....	22.82	15.73	72	21.63	14.65	76	22.04	14.57	78	22.66	14.72	77	23	14.69	74
Real estate loans secured by farmland .....	0.08	0.34	52	0.07	0.35	50	0.09	0.30	55	0.09	0.33	51	0.06	0.36	45

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	75.45	62.29	69	74.71	60.51	72	75.12	61.05	70	71.57	57.15	74	75.68	57.46	75
Real estate loans secured by 1-4 family	23.23	20.65	60	23.36	20	61	22.75	19.86	61	25.33	19.43	68	29.04	20.75	76
Revolving	2.30	2.39	52	2.35	2.47	53	2.55	2.43	55	2.53	2.64	51	3.16	3.15	51
Closed-end	20.92	18.01	66	21.01	17.35	67	20.20	17.24	67	22.79	16.59	75	25.88	17.39	79
Commercial real estate loans	52.10	38.12	72	51.23	37.13	75	52.23	37.86	75	46.11	34.63	68	46.56	33.52	69
Construction and land development	13.18	6.10	85	12.24	5.69	87	10.87	5.65	82	9.97	5.26	82	9.99	5.09	83
1-4 family	1.98	1.40	71	1.83	1.19	72	1.76	1.18	71	1.39	0.93	69	1.62	0.94	73
Other	11.20	4.62	94	10.41	4.46	94	9.11	4.40	87	8.58	4.19	89	8.36	4.02	87
Multifamily	5.63	5.86	58	4.47	5.41	52	6.47	5.78	66	3.74	4.96	47	4.50	4.69	54
Nonfarm nonresidential	33.29	24.30	71	34.53	24.45	72	34.89	24.56	71	32.40	22.93	72	32.07	22.15	71
Owner-occupied	8.78	8.11	57	8.95	8.31	55	9.35	8.29	58	8.86	7.68	58	8.52	7.72	57
Other	24.51	15.95	79	25.58	15.83	85	25.53	15.94	83	23.54	14.95	80	23.55	14.34	82
Real estate loans secured by farmland	0.12	0.55	51	0.12	0.61	48	0.15	0.54	51	0.13	0.54	48	0.08	0.55	44
Loans to depository institutions and acceptances of other banks	0.02	0.04	80	0	0.03	32	0	0.04	34	0	0.06	70	0	0.11	29
Commercial and industrial loans	13.13	18.37	36	13.26	19.45	28	13.50	18.86	34	16.12	22.17	27	11.15	19.53	23
Loans to individuals	7	6.24	66	6.81	6.58	64	6.42	6.24	64	6.54	6.13	62	8.25	7.13	65
Credit card loans	0.04	0.53	57	0.05	0.51	59	0.05	0.53	58	0.05	0.65	57	0.07	0.81	54
Agricultural loans	0.04	0.31	45	0.03	0.38	38	0.06	0.34	45	0.03	0.32	40	0.01	0.37	34
Other loans and leases	4.36	8.16	44	5.19	8.42	50	4.90	8.75	48	5.74	9.09	51	4.91	9.85	40
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	484.13	411.16	61	458.21	383.43	65	459.58	391.81	62	487.63	381.27	71	542.22	391.26	72
Real estate loans secured by 1-4 family	149.04	133.66	64	143.29	124.74	62	139.15	126.06	62	172.56	125.03	68	208.05	138.18	78
Revolving	14.79	15.46	53	14.43	15.53	56	15.59	15.44	57	17.25	17.42	56	22.62	21.26	58
Closed-end	134.25	116.59	67	128.86	107.54	65	123.56	108.85	65	155.31	106.14	76	185.44	115.20	80
Commercial real estate loans	334.31	254.65	68	314.20	238.58	70	319.53	245.88	68	314.20	234.65	67	333.60	229.44	72
Construction and land development	84.57	39.81	85	75.05	36.07	87	66.50	35.95	83	67.96	35.62	81	71.56	34.95	82
1-4 family	12.73	9.02	69	11.21	7.44	68	10.78	7.42	68	9.49	6.34	68	11.63	6.61	72
Other	71.84	30.27	92	63.84	28.34	93	55.73	28.11	87	58.47	28.16	88	59.94	27.32	86
Multifamily	36.12	40.47	59	27.39	35.29	52	39.59	38.66	65	25.47	32.74	46	32.23	31.04	62
Nonfarm nonresidential	213.62	161.09	66	211.76	156.30	70	213.43	158.05	70	220.76	155.06	71	229.81	152.10	73
Owner-occupied	56.35	53.43	55	54.89	52.63	56	57.23	52.99	57	60.38	52.37	61	61.07	53.07	59
Other	157.28	105.96	76	156.87	100.99	78	156.20	102.54	77	160.38	100.54	76	168.75	97.41	80
Real estate loans secured by farmland	0.78	3.36	48	0.72	3.67	46	0.90	3.22	52	0.87	3.44	48	0.57	3.60	44
Loans to depository institutions and acceptances of other banks	0.15	0.26	81	0	0.20	32	0	0.21	34	0.02	0.28	70	0	0.44	29
Commercial and industrial loans	84.24	115.08	41	81.35	116.17	34	82.58	114.45	39	109.84	139.91	36	79.92	122.02	32
Loans to individuals	44.90	35.47	69	41.77	36.56	66	39.27	34.55	65	44.57	37.47	67	59.09	43.51	66
Credit card loans	0.28	2.79	56	0.29	2.58	58	0.29	2.77	56	0.33	3.30	57	0.51	4.34	55
Agricultural loans	0.25	1.73	47	0.18	2.03	38	0.34	1.86	49	0.22	1.88	42	0.08	2.18	34
Other loans and leases	28	50.11	41	31.84	47.63	48	29.99	51.06	44	39.09	49.54	55	35.20	52.44	44
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	43.73	30.74	78	42.67	29.25	82	43.20	30.07	79	37.47	27.32	73	38.32	26.45	79
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	280.60	205.31	75	261.69	187.63	75	264.30	195.33	74	255.28	183.76	75	274.56	178.57	80
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	336.94	262.15	68	316.58	244.92	68	321.53	252.85	69	315.66	240.85	67	335.63	236.10	72

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

# Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	4.95	6.75	52	13.96	12.31	64	12.28	11.47	60	7.88	11.17	38	3.79	7.63	43
Liquid assets	11.06	23.63	15	20.76	29.12	27	19.07	29.03	25	14.81	26.22	19	11.88	22.44	18
Investment securities	16.03	20.98	33	12.44	20.37	22	13.83	21.63	25	11.32	17.85	26	12.45	16.99	30
Net loans and leases	67.79	63.09	61	61.90	58.81	60	62.44	58.67	61	69.03	61.58	70	71.32	63.77	65
Net loans, leases and standby letters of credit	68.31	63.92	60	62.49	59.61	60	63	59.49	59	69.54	62.48	68	72.06	64.84	66
Core deposits	77.34	74.28	51	77.39	75.52	42	77.46	75.71	42	75.28	70.67	50	65.90	63.09	42
Noncore funding	5.34	12.30	26	4.33	10.15	26	4.41	10.30	27	6.11	14.13	25	14.60	19.36	43
Time deposits of \$250K or more	1.36	1.67	55	1.94	1.67	66	2.13	1.58	70	2.94	2.11	70	4.02	2.94	69
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.49	1.24	44	0.45	1.19	43	0.44	1.23	41	0.54	1.47	42	0.63	1.94	42
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.49	0.58	54	0.44	0.54	56	0.44	0.54	56	0.54	0.54	55	0.63	0.48	56
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.44	2.18	72	1.82	0.88	75	1.78	1	73	2.11	1.24	73	5.10	3.01	75
Earning assets that reprice within 1 year	28.42	35.71	33	29.62	38.80	25	28.72	37.37	28	25.87	39.38	18	28.43	39.29	20
Interest-bearing liabilities that reprice within 1 year	5.51	6.79	54	6.67	6.64	66	7.17	6.39	74	8.51	8.20	68	8.47	10.19	46
Long-term debt that reprices within 1 year	3.44	0.38	92	1.82	0.27	90	1.78	0.26	90	2.11	0.47	86	5.10	0.96	90
Net assets that reprice within 1 year	19.47	27.35	31	21.13	30.83	24	19.77	29.65	25	15.25	29.11	20	14.86	26.63	17
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	0.47	5.89	27	-13	-3.31	21	-10.37	-2.33	25	-2.21	3.20	36	12.97	14.45	48
Net short-term noncore funding dependence	0.11	0.87	40	-13.62	-9.17	30	-11.09	-7.71	33	-3.33	-4.76	51	6.31	3.38	53
Short-term investment / Short-term noncore funding	98.17	112.63	58	360.63	304.29	69	317.59	273.46	67	150.93	184.19	54	41.86	77.77	46
Liquid assets - short-term noncore funding / Nonliquid assets	6.77	24.05	27	21.31	36.72	33	18.78	36.68	29	11.25	28.18	26	3.21	16.97	26
Net loans and leases / Total deposits	86.12	79.04	63	78.02	73.05	61	78.42	72.79	62	87.80	79.43	73	101.23	90.31	80
Net loans and leases / Core deposits	87.65	86.19	55	79.98	78.83	56	80.61	78.25	58	91.70	88.34	64	108.21	103.93	66
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-10.05	94	0	0.50	27	0	0.12	42	0	1.57	7	0	0.72	15
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-16.86	-19.27	54	1.41	1.06	64	0.39	-0.25	70	3.37	4.31	45	0.55	1.36	34
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.47	96	0	0	62	0	-0.02	56	0	0.02	42	0	0	35
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0.02	26.09	15	0.03	13.65	30	0.03	14.28	28	0.04	11.38	32	0.06	12.67	30
Available-for-sale securities	99.82	71.92	87	99.62	84.59	74	99.67	83.77	77	99.60	87.23	74	99.58	85.40	80
U.S. Treasury securities	9.85	9.62	63	0	6.01	24	0.66	6.70	32	1.69	4.72	60	2.06	6.15	53
US agency securities (excluding mortgage-backed securities)	1.54	4.10	47	0.38	4.24	32	1.36	4.12	45	0.54	4.01	33	0.34	3.49	35
Municipal securities	15.11	8.02	75	18.16	8.38	77	20.91	8.22	81	19.10	9.83	77	11.19	7.75	70
Mortgage-backed securities	31.02	62.34	9	49.76	66.09	20	45.07	66.54	15	54.83	66.64	31	59.46	67.43	36
Asset-backed securities	30.14	4.33	96	15.63	2.45	92	16.19	2.50	92	9.94	1.91	91	11.47	1.66	92
Other debt securities	12.18	3.02	88	15.72	3.01	91	15.50	3.08	92	13.54	3.01	91	15.12	2.94	91
Mutual funds and equity securities	0.16	0.27	54	0.35	0.29	70	0.31	0.29	67	0.36	0.35	67	0.36	0.40	62
Debt securities 1 year or less	8.67	9.28	60	2.78	8.18	27	3.12	7.78	31	5.12	10.55	32	3.79	11.86	25
Debt securities 1 to 5 years	17.55	20.14	52	16.95	17.39	54	16.53	18.25	53	17.35	17.03	53	24.23	17.94	68
Debt securities over 5 years	73.62	68.28	51	79.92	72.07	58	80.05	71.11	63	77.17	69.86	56	71.62	66.02	45
Pledged securities	37	31.26	62	53.17	33.37	78	46.14	32.26	70	65.49	35.67	85	62.95	30.57	89
Structured notes, fair value	0.01	0.20	78	0.02	0.06	84	0.01	0.11	82	0.02	0.02	88	0	0.03	85
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-62.54	-40.81	28	151.59	64.27	84	74.55	27.98	78	177.01	183.32	62	-18.82	26.69	18
Investment securities	36.03	11.76	84	22.72	32.48	45	36.79	31.36	61	21.15	23.62	55	3.42	11.75	40
Core deposits	5.53	4.57	65	10.31	16.96	19	15.25	16.94	56	52.11	26.88	90	1.28	11.23	12
Noncore funding	30.39	36.20	60	-31.88	-21.64	34	-19.14	-14.79	41	-44.23	-12.18	12	1.96	6.59	44

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			7,419,342	5,730,876	3,610,778
Commit: Secured commercial real estate loans	3,933,469	2,998,949	3,330,565	2,647,017	1,293,219
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			167,799	130,804	143,449
Securities underwriting	0	0	0	0	0
Standby letters of credit	151,662	164,061	164,743	134,916	145,105
Commercial and similar letters of credit	17,408	3,055	14,774	5,092	5,092
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	157,724	728,975	695,022	872,449	303,394
Written options contracts (interest rate)	139,525	684,170	467,472	1,035,842	143,465
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	556,166	573,606	572,448	577,011	82,243
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							25.30	22.78	64	21.89	22.01	55	18.36	23.52	38
Standby letters of credit	0.52	0.66	51	0.60	0.66	60	0.56	0.65	58	0.52	0.71	51	0.74	0.84	57
Commercial and similar letters of credit	0.06	0.02	86	0.01	0.02	66	0.05	0.02	87	0.02	0.02	71	0.03	0.02	74
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	2.94	44.74	18	7.22	47.31	25	5.92	46.30	22	9.49	48.62	27	2.69	68.47	12
Interest rate contracts	2.94	32.78	19	7.22	35.15	27	5.92	32.46	22	9.49	34.36	30	2.69	47.31	12
Interest rate futures and forward contracts	0.54	3.53	68	2.65	4.39	76	2.37	3.25	76	3.33	6.21	75	1.54	10.67	67
Written options contracts (interest rate)	0.48	1.49	62	2.49	1.69	80	1.59	1.41	75	3.96	2.18	84	0.73	2.47	59
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	1.91	23.04	18	2.09	20.27	18	1.95	20.49	17	2.20	20.83	17	0.42	28.86	10
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							41.52	44.98	60	33.43	42.82	53	26.02	45.53	33

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	853,415	1,986,751	1,734,942	2,485,302	529,102
Interest rate contracts .....	853,415	1,986,751	1,734,942	2,485,302	529,102
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	157,724	728,975	695,022	872,449	303,394
Written options .....	139,525	684,170	467,472	1,035,842	143,465
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	139,525	684,170	467,472	1,035,842	143,465
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	556,166	573,606	572,448	577,011	82,243
Held for trading .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	853,415	1,986,751	1,734,942	2,485,302	529,102
Interest rate contracts .....	853,415	1,986,751	1,734,942	2,485,302	529,102
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	678,487	1,302,581	1,140,120	1,449,459	385,637
One year or less .....	122,331	742,151	580,742	872,448	303,394
Over 1 year to 5 years .....	250,000	250,000	250,000	263,491	13,898
Over 5 years .....	306,156	310,430	309,378	313,520	68,345
Gross negative fair value (absolute value) .....	3,063	4,231	3,728	13,059	3,065
Gross positive fair value .....	82,179	36,736	32,265	44,292	4,527
Held for trading .....	0	0	0	0	0
Non-traded .....	82,179	36,736	32,265	44,292	4,527
Current credit exposure on risk-based capital derivative contracts .....	82,179	36,736	32,265	44,292	4,527
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

# Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
<b>Futures and forwards .....</b>															
Written options .....	18.48	9.12	78	36.69	12.59	84	40.06	11.16	88	35.10	14.05	78	57.34	13.49	90
Exchange-traded .....	16.35	5.29	86	34.44	7.18	94	26.94	6.28	91	41.68	8.18	95	27.11	5.91	91
Over-the-counter .....	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options .....	16.35	4.93	86	34.44	6.91	94	26.94	5.96	91	41.68	7.73	95	27.11	5.10	91
Exchange-traded .....	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Over-the-counter .....	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Swaps .....	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Held for trading .....	65.17	77.96	29	28.87	71.71	15	33	74.26	15	23.22	68.76	14	15.54	69.75	11
<b>Interest rate contracts .....</b>															
Foreign exchange contracts .....	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Equity, commodity, and other contracts .....	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
<b>Foreign exchange contracts .....</b>															
Equity, commodity, and other contracts .....	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
<b>Equity, commodity, and other contracts .....</b>															
Non-traded .....	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
<b>Non-traded .....</b>															
Interest rate contracts .....	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts .....	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Equity, commodity, and other contracts .....	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	79.50	93.16	16	65.56	91.91	12	65.72	92.53	10	58.32	91.48	10	72.89	93.86	14
Over 1 year to 5 years .....	14.33	37.29	38	37.36	27.90	67	33.47	27.56	64	35.10	32.05	64	57.34	32.17	73
Over 5 years .....	29.29	22.61	63	12.58	29.78	26	14.41	27.01	26	10.60	27.06	23	2.63	30.45	16
Gross negative fair value (absolute value) .....	35.87	26.09	66	15.63	29.19	35	17.83	29.89	38	12.61	29.56	32	12.92	28.09	32
Gross positive fair value .....	0.36	2.48	11	0.21	1.18	13	0.21	0.98	14	0.53	1.55	27	0.58	0.83	44
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	9.63	2.55	96	1.85	1.59	62	1.86	1.34	75	1.78	2.23	43	0.86	1.19	37
Gross positive fair value (X) .....	0	0.10	12	0	0.05	15	0	0.04	16	0.01	0.07	20	0	0.06	13
Held for trading (X) .....	0.03	0.10	43	0.01	0.06	30	0.01	0.05	28	0.02	0.09	25	0	0.07	16
Non-traded (X) .....	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Current credit exposure (X) .....	0.03	0.02	71	0.01	0.01	68	0.01	0.01	66	0.02	0.02	67	0	0.01	48
Credit losses on derivative contracts .....	0.03	0.06	54	0.01	0.05	40	0.01	0.04	35	0.02	0.06	32	0	0.05	22
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.35	0.70	55	0.19	0.59	38	0.15	0.46	37	0.23	0.85	31	0.03	0.73	22

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	216,016	235,830	235,830	77,057	76,703
Gross losses	6,682	15,092	19,297	32,983	29,110
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,815	6,498	10,578	9,386	8,151
Net losses	-1,133	8,594	8,719	23,597	20,959
Provision for loan and lease losses	2,462	-16,345	-23,724	106,293	21,313
Adjustments	0	0	12,629	76,077	0
Ending balance	219,611	210,891	216,016	235,830	77,057
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.01	0.09	23	-0.08	-0.12	54	-0.09	-0.09	45	0.44	0.51	41	0.11	0.15	49
Provision for loan and lease losses / Average loans and leases	0.02	0.16	22	-0.12	-0.21	57	-0.13	-0.16	47	0.62	0.82	37	0.15	0.24	42
Provision for loan and lease losses / Net loan and lease losses	-217.30	151.30	15	-190.19	-65.12	33	-272.10	-105.48	25	450.45	487.86	62	101.69	130.58	31
Allowance for loan and lease losses / Total loans and leases not held for sale	1.11	1.17	48	1.26	1.32	49	1.20	1.23	50	1.34	1.58	35	0.56	0.83	26
Allowance for loan and lease losses / Total loans and leases	1.10	1.15	48	1.22	1.30	46	1.17	1.20	47	1.29	1.55	35	0.55	0.81	26
Allowance for loan and lease losses / Net loans and leases losses (X)		38.64		18.40	17.40	67	24.78	21.39	71	9.99	11.58	63	3.68	8.03	41
Allowance for loan and lease losses / Nonaccrual assets	569.24	428.13	74	338.23	330.05	65	369.58	364.13	66	226.97	299.17	47	69.05	218.72	13
ALLL / 90+ days past due + nonaccrual loans and leases	367.40	320.87	68	273.25	271.93	62	278.98	287.08	63	200.31	244.34	46	63.64	151.73	18
Gross loan and lease losses / Average loans and leases	0.05	0.16	28	0.11	0.20	39	0.11	0.19	39	0.19	0.34	41	0.21	0.28	48
Recoveries / Average loans and leases	0.05	0.07	46	0.05	0.08	41	0.06	0.08	42	0.05	0.07	46	0.06	0.08	44
Net losses / Average loans and leases	-0.01	0.09	12	0.06	0.12	45	0.05	0.11	36	0.14	0.27	40	0.15	0.21	49
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	40.50	34.26	68	19.70	25.09	49	32.07	34.67	56	32.24	33.98	55	28.49	36.22	44
Earnings coverage of net loan and lease losses (X)	-310.57	36.38	8	41.09	26.30	72	50.36	39.72	70	19.75	22.91	62	16.50	24.40	53

#### Net Loan and Lease Losses By Type

Real estate loans	-0.02	-0.01	33	0.07	0.02	78	0.03	0.02	74	0.06	0.04	68	0.08	0.01	94
Real estate loans secured by 1-4 family	0	-0.02	86	0.13	-0.01	94	0.09	-0.02	93	0.02	0.01	66	0.05	0.01	87
Revolving	0.05	-0.06	96	-0.11	-0.07	21	-0.07	-0.07	28	0.13	0.01	87	0.19	0.02	91
Closed-end	0	-0.01	63	0.16	-0.01	95	0.11	-0.01	94	0	0	56	0.03	0	85
Commercial real estate loans	-0.03	0	14	0.03	0.04	62	0.01	0.04	55	0.08	0.07	66	0.10	0.01	92
Construction and land development	-0.07	-0.02	9	0	0.01	47	0	0	44	0.03	0	80	0.08	-0.01	92
1-4 family	0	0	26	0	0	57	0	0	31	-0.02	0	9	0	0	27
Other	-0.07	-0.01	8	0	0.01	42	0	0	40	0.04	0	87	0.08	-0.01	92
Multifamily	0	0	23	0.39	0.01	98	0.19	0.01	95	0	0	31	0.03	0	91
Nonfarm nonresidential	-0.01	0	20	0	0.05	41	-0.02	0.05	8	0.11	0.11	64	0.11	0.02	91
Owner-occupied	-0.01	0	17	-0.01	0.01	11	-0.01	0.01	8	0.02	0.02	72	0.09	0.01	95
Other	0	0.01	26	0.01	0.04	57	-0.01	0.04	11	0.09	0.08	68	0.02	0.01	74
Real estate loans secured by farmland	0	0	55	0.57	-0.01	99	0.31	0	95	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.08	0.11	8	0.05	0.19	33	0.07	0.17	40	0.44	0.47	53	0.66	0.37	81
Loans to individuals	0.19	0.76	20	0.17	0.72	20	0.18	0.71	18	0.25	1.13	14	0.19	1.17	13
Credit card loans	4.42	1.94	93	1.87	2.27	43	1.66	1.84	43	1.89	2.92	29	1.90	3.11	27
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0.05		0	0		0	0		0	0		0	0	
Other loans and leases	0.02	0.13	50	0	0.09	34	0	0.10	32	0	0.15	25	0	0.15	22

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	107,482	67,473	78,208	74,978	65,816
90+ days past due loans and leases	21,195	14,827	18,981	13,832	9,494
Nonaccrual loans and leases	38,580	62,351	58,449	103,903	111,596
Total past due and nonaccrual loans and leases	167,257	144,651	155,638	192,713	186,906
Restructured 30-89 days past due	0	292	0	197	902
Restructured 90+ days past due	2,941	0	101	0	0
Restructured nonaccrual	10,336	24,662	22,422	41,185	48,387
Total restructured loans and leases	13,277	24,954	22,523	41,382	49,289
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	9,878	12,798	13,333	14,275	9,080
Other real estate owned	10,779	16,696	14,823	22,595	15,515
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.54	0.33	78	0.39	0.29	72	0.42	0.32	73	0.41	0.39	64	0.47	0.43	65
90+ days past due loans and leases	0.11	0.10	69	0.09	0.09	72	0.10	0.10	70	0.08	0.12	61	0.07	0.15	50
Nonaccrual loans and leases	0.19	0.37	27	0.36	0.54	33	0.32	0.46	34	0.57	0.66	48	0.79	0.51	79
90+ days past due and nonaccrual loans and leases	0.30	0.52	33	0.45	0.68	33	0.42	0.62	36	0.64	0.85	41	0.86	0.71	69
30-89 days past due restructured	0	0.01	18	0	0.01	54	0	0.01	21	0	0.01	41	0.01	0.01	53
90+ days past due restructured	0.01	0.01	84	0	0	30	0	0	68	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.05	0.09	48	0.14	0.12	64	0.12	0.10	61	0.22	0.13	80	0.34	0.14	88
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.54	0.33	78	0.39	0.29	72	0.42	0.32	73	0.41	0.40	63	0.47	0.43	65
90+ days past due assets	0.11	0.10	69	0.09	0.09	71	0.10	0.10	70	0.08	0.12	61	0.07	0.15	49
Nonaccrual assets	0.19	0.37	27	0.36	0.55	32	0.32	0.47	34	0.57	0.67	47	0.79	0.53	79
30+ days past due and nonaccrual assets	0.84	0.89	63	0.84	1	50	0.84	0.97	52	1.05	1.29	48	1.33	1.19	65
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.21	0.33	33	0.28	0.40	36	0.26	0.36	41	0.45	0.52	49	0.62	0.44	77
90+ days past due and nonaccrual assets + other real estate owned	0.24	0.35	42	0.34	0.42	47	0.31	0.37	50	0.54	0.55	57	0.69	0.48	80
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.21	0.38	30	0.33	0.48	35	0.30	0.41	42	0.54	0.60	48	0.70	0.53	70
Allowance for loan and lease losses	28.31	55.46	21	43.69	67.85	31	40.14	62.64	31	59.78	66.66	47	177.91	115.41	84
Equity capital + allowance for loan and lease losses	1.33	3.63	17	1.99	4.12	21	1.76	3.60	22	3.11	4.97	29	3.98	4.28	52
Tier 1 capital + allowance for loan and lease losses	1.97	3.90	26	3.20	4.89	30	2.80	4.30	35	5.12	6.05	43	6.97	5.65	68
Loans and leases + other real estate owned	0.31	0.61	26	0.53	0.82	32	0.47	0.71	35	0.77	0.97	39	0.97	0.85	61

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate																
	30–89 days past due	0.46	0.23	83	0.25	0.25	61	0.28	0.26	61	0.35	0.39	56	0.46	0.38	68
	90+ days past due	0.09	0.11	75	0.08	0.12	70	0.07	0.12	70	0.08	0.16	65	0.07	0.16	57
	Nonaccrual	0.20	0.41	28	0.41	0.60	42	0.35	0.52	38	0.60	0.76	45	0.57	0.46	64
Commercial and industrial																
	30–89 days past due	0.45	0.29	76	0.40	0.24	76	0.55	0.24	86	0.35	0.23	78	0.32	0.31	64
	90+ days past due	0.14	0.06	81	0.03	0.02	78	0.23	0.04	91	0.01	0.03	55	0.04	0.05	63
	Nonaccrual	0.29	0.47	40	0.38	0.65	37	0.36	0.57	40	0.84	0.75	61	3.23	0.83	96
Individuals																
	30–89 days past due	1.83	0.83	86	1.22	0.60	84	1.46	0.63	85	1.26	0.83	79	0.98	0.83	57
	90+ days past due	0.24	0.10	79	0.18	0.08	80	0.22	0.09	80	0.21	0.14	74	0.13	0.17	64
	Nonaccrual	0.05	0.17	41	0.03	0.17	32	0.01	0.17	31	0.03	0.28	28	0.02	0.17	30
Depository institution loans																
	30–89 days past due	0	0	44		0.03			0.01		100	0	97		0	
	90+ days past due	0	0	46		0			0		0	0	46		0	
	Nonaccrual	0	0	46		0			0		0	0	47		0	
Agricultural																
	30–89 days past due	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual	0	0.27	26	0	0.51	25	1.39	0.70	85	3.35	0.49	91	0	0.67	22
Foreign governments																
	30–89 days past due		0			0			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.14			0.17			0.15			0.09			0.03	
Other loans and leases																
	30–89 days past due	0.16	0.13	71	1.32	0.11	96	0.84	0.12	93	0.29	0.18	75	0.02	0.20	38
	90+ days past due	0.02	0.01	81	0.17	0.01	96	0.08	0.01	93	0.06	0.01	90	0	0.01	30
	Nonaccrual	0.01	0.06	55	0.03	0.13	53	0	0.09	49	0.03	0.15	47	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name City/State

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.49	0.39	72	0.49	0.36	70	0.46	0.46	60	0.71	0.65	68	0.77	0.67	66
	90+ days past due	0.18	0.22	76	0.20	0.25	76	0.20	0.24	75	0.18	0.33	74	0.15	0.31	69
	Nonaccrual	0.26	0.58	32	0.34	0.76	23	0.36	0.71	31	0.35	0.89	21	0.44	0.73	34
Revolving	30-89 days past due	0.91	0.31	93	0.68	0.33	85	0.96	0.28	90	0.96	0.48	83	0.96	0.45	90
	90+ days past due	0.12	0.02	89	0.15	0.03	87	0.19	0.02	92	0.29	0.03	94	0.13	0.05	81
	Nonaccrual	0.19	0.86	26	0.09	1.05	17	0.22	1.18	26	0.30	1.13	22	0.32	1	27
Closed-end	30-89 days past due	0.44	0.41	70	0.47	0.36	70	0.40	0.49	53	0.68	0.65	65	0.75	0.70	61
	90+ days past due	0.18	0.25	75	0.20	0.27	76	0.20	0.26	74	0.17	0.38	72	0.16	0.35	66
	Nonaccrual	0.27	0.57	37	0.37	0.71	27	0.38	0.67	36	0.36	0.87	25	0.46	0.70	42
Junior lien	30-89 days past due	0.02	0.01	84	0.03	0.01	91	0.03	0.01	82	0.04	0.02	84	0.11	0.02	94
	90+ days past due	0.02	0	96	0.02	0	94	0.02	0	93	0.02	0	92	0.01	0	83
	Nonaccrual	0.03	0.02	73	0.05	0.04	69	0.06	0.03	78	0.03	0.04	44	0.03	0.04	42
Commercial real estate	30-89 days past due	0.44	0.13	93	0.14	0.16	60	0.21	0.15	72	0.16	0.26	50	0.26	0.18	73
	90+ days past due	0.06	0.01	88	0.03	0.01	80	0.02	0.01	80	0.02	0.02	76	0.02	0.03	60
	Nonaccrual	0.18	0.29	44	0.42	0.48	58	0.32	0.38	55	0.69	0.62	59	0.63	0.23	88
Construction and development	30-89 days past due	0.38	0.19	82	0.04	0.15	50	0.33	0.17	79	0.11	0.28	50	0.16	0.28	55
	90+ days past due	0.03	0.01	85	0.02	0.01	86	0.02	0.01	85	0.03	0.01	86	0	0.02	33
	Nonaccrual	0.02	0.14	49	0.15	0.31	62	0.13	0.20	65	0.30	0.41	64	1.14	0.20	90
1-4 family	30-89 days past due	0	0.02	30	0.01	0.03	65	0.02	0.02	71	0.03	0.03	68	0.08	0.06	71
	90+ days past due	0	0	45	0.02	0	95	0	0	89	0	0	86	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	64	0	0.01	65	0.01	0.03	61	0.03	0.02	76
Other	30-89 days past due	0.38	0.13	85	0.03	0.10	59	0.31	0.13	83	0.08	0.22	53	0.08	0.20	55
	90+ days past due	0.03	0	90	0	0	82	0.02	0	91	0.02	0	91	0	0.01	35
	Nonaccrual	0.02	0.12	57	0.15	0.25	68	0.13	0.16	72	0.29	0.35	68	1.11	0.17	90
Multifamily	30-89 days past due	0.46	0.04	95	0.12	0.09	74	0.12	0.07	75	0.47	0.09	90	0.01	0.08	41
	90+ days past due	0.04	0	95	0	0	46	0.05	0	96	0.02	0	93	0	0	41
	Nonaccrual	0.01	0.06	56	0.01	0.13	43	0	0.17	21	1.20	0.11	96	0.10	0.05	79
Nonfarm non-residential	30-89 days past due	0.46	0.10	93	0.18	0.12	71	0.18	0.13	71	0.14	0.23	53	0.33	0.14	85
	90+ days past due	0.07	0.01	88	0.03	0.01	80	0.01	0.01	77	0.02	0.02	72	0.02	0.03	65
	Nonaccrual	0.26	0.36	50	0.57	0.58	59	0.44	0.45	58	0.76	0.80	54	0.54	0.28	80
Owner Occupied	30-89 days past due	0.08	0.04	76	0.11	0.04	86	0.12	0.04	83	0.08	0.07	61	0.20	0.07	90
	90+ days past due	0.06	0	96	0	0	78	0.01	0	85	0	0	33	0.01	0.01	70
	Nonaccrual	0.12	0.12	59	0.18	0.20	49	0.20	0.17	58	0.48	0.27	76	0.24	0.16	66
Other	30-89 days past due	0.38	0.05	94	0.07	0.07	66	0.07	0.08	70	0.06	0.14	52	0.13	0.07	75
	90+ days past due	0.01	0	85	0.03	0.01	83	0	0	37	0.02	0.01	82	0.01	0.01	71
	Nonaccrual	0.14	0.21	49	0.39	0.31	67	0.24	0.23	66	0.28	0.44	47	0.31	0.10	86
Farmland	30-89 days past due	1.95	0.09	96	0	0.13	30	0	0.10	31	0.12	0.11	71	3.23	0.23	97
	90+ days past due	0	0	45	0.12	0.01	92	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	12.30	1.06	97	9.01	0.69	95	14.43	1.13	97	9.43	0.84	95
Credit card	30-89 days past due	0.72	1.22	28	1.17	0.79	77	1.12	0.81	72	4.05	0.95	97	4.42	1.19	95
	90+ days past due	0.83	0.50	75	1.19	0.40	93	2.10	0.45	97	1.75	0.63	93	2.16	0.78	91
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	3,268,125	3,068,517	3,332,739	3,069,855	2,266,123
Retained earnings	1,573,152	1,428,626	1,455,959	1,273,511	1,132,579
Accumulated other comprehensive income (AOCI)	-352,304	-1,239	-4,888	22,370	-34,869
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,488,973	4,495,904	4,783,810	4,365,736	3,363,833
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	1,909,165	1,832,564	1,910,907	1,823,771	1,507,945
Accumulated other comprehensive income-related adjustments	-352,304	-1,239	-4,888	22,370	-34,869
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,932,112	2,664,579	2,877,791	2,519,595	1,890,757
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,932,112	2,664,579	2,877,791	2,519,595	1,890,757
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
<b>Tier 1 Capital</b>	2,932,112	2,664,579	2,877,791	2,519,595	1,890,757
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	10,000	10,000	10,000	10,000	0
Non-qualifying capital instruments	288,000	284,000	288,000	284,000	248,000
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	183,278	141,210	141,342	132,075	78,790
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	481,278	435,210	439,342	426,075	326,790
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	481,278	435,210	439,342	426,075	326,790
Exited advanced approach tier 2 capital					
Total capital	3,413,390	3,099,789	3,317,133	2,945,670	2,217,547
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	29,300,476	27,435,084	28,086,765	26,086,816	19,445,337
Less: Deductions from common equity tier 1 capital	1,909,165	1,832,564	1,910,907	1,823,771	1,507,945
Less: Other deductions	-96,427	-114,423	-96,427	-114,423	-104,879
Total assets for leverage ratio	27,487,738	25,716,943	26,272,285	24,377,468	18,042,271
Total risk-weighted assets	23,656,387	19,698,064	21,491,775	18,942,539	15,085,144
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	12.39	11.77	63	13.53	12.59	71	13.39	12.37	71	13.30	12.35	70	12.53	12.11	65
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.39	12.48	53	13.53	13.31	64	13.39	13.11	62	13.30	13.08	59	12.53	12.78	54
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.43	14.27	59	15.74	15.21	64	15.43	14.91	63	15.55	15.23	62	14.70	14.36	65
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.67	9.22	83	10.36	9.07	82	10.95	8.98	87	10.34	9.13	84	10.48	9.76	72
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Page 15 of 23

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	990	711	1,017	976	1,016	39.24	87.86
Other insurance activities income	990	711	1,017	976	1,016	39.24	87.86
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	478,519	446,110	478,066	355,285	280,072	7.26	74.23

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.13	0.36	63	0.09	0.38	56	0.10	0.36	55	0.09	0.41	53	0.14	0.47	56
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.18	12.02	59	15.51	11.72	63	15.45	12	61	12.89	11.03	55	14.23	11.51	60
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	44,602	13,219	48,337	0	2,519
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	44,602	13,219	48,337	0	2,519
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.84			0.63			0.66			0.87			1.25	
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		20.31			-0.16			6.83			-2.40			22.48	
Total selected assets	237.41	21.10	93		3.36			9.48		-100	2.04	2		1.82	54
Deposits		-2.72			10.74			0.73			3.46			10.36	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	124,855	159,836	147,399	205,012	370	-21.89	19049.54
1-4 family residential loans	124,855	159,836	147,399	205,012	370	-21.89	19049.54
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0.43	0.58	0.50	0.78	0		
1-4 family residential loans	0.43	0.58	0.50	0.78	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans	21.42	21.73	20.83	23.65	25.88		
Home equity lines	2.29	2.33	2.53	2.50	3.16		
Credit card receivables	0.04	0.05	0.05	0.05	0.07		
Auto loans and other consumer loans	6.90	6.68	6.30	6.39	8.14		
Commercial and industrial loans	13.05	13.14	13.39	15.94	11.15		
All other loans and leases	56.31	56.06	56.90	51.47	51.59		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.03	0.08	0.07	0.18	0.26

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		-100.00
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	10	0	0	0	-100.00	-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	10	0	0	0	-100.00	-100.00
Total past due securitized assets.....	0	10	0	0	0	-100.00	-100.00
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	34	33	36	27	-100.00	
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	34	33	36	27	-100.00	

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0.01	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0.01	0	0	0
Total past due securitized assets percent of securitized assets	0	0.01	0	0	0
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0.03	0.02	0.02	7.30
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0.03	0.02	0.02	7.30
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.43	0.45	0.38	0.65	0.75
Home equity lines	0.91	0.68	0.96	0.96	0.96
Credit card receivables	0.72	1.17	1.12	4.05	4.42
Commercial and industrial loans	0.45	0.40	0.55	0.35	0.32
All other loans and leases	0.58	0.35	0.38	0.30	0.34
Total managed loans past due 30–89 days	0.54	0.39	0.42	0.40	0.47
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.18	0.19	0.19	0.16	0.16
Home equity lines	0.12	0.15	0.19	0.29	0.13
Credit card receivables	0.83	1.19	2.10	1.75	2.16
Commercial and industrial loans	0.14	0.03	0.23	0.01	0.04
All other loans and leases	0.07	0.06	0.04	0.04	0.03
Total managed loans past due 90+ days	0.11	0.09	0.10	0.07	0.07
<b>Total Past Due Managed Assets</b>	<b>0.64</b>	<b>0.47</b>	<b>0.52</b>	<b>0.48</b>	<b>0.53</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0	0.15	0.10	0	0.04
Home equity lines	0.05	-0.11	-0.07	0.13	0.19
Credit card receivables	4.42	1.87	1.66	1.89	1.90
Commercial and industrial loans	-0.08	0.05	0.07	0.44	0.66
All other loans and leases	0	0.05	0.03	0.09	0.10
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>-0.01</b>	<b>0.07</b>	<b>0.05</b>	<b>0.13</b>	<b>0.15</b>

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

# Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	224,440	268,693	327,178	262,464	276,325	-16.47	574.56
Dividends .....	197,500	237,500	287,500	232,000	249,000	-16.84	
Interest .....	0	0	0	0	0		
Management and service fees .....	26,940	31,193	39,678	30,464	27,325	-13.63	-19.03
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	20	20	27	27	27	0.00	0.00
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	20	20	27	27	27	0.00	0.00
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		-100.00
Dividends .....	0	0	0	0	0		-100.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	224,460	268,713	327,205	262,491	276,352	-16.47	105.38
Securities gains (losses) .....	1,364	1,242	1,243	577	133	9.82	80.90
Other operating income .....	1,399	2,094	2,457	202	126	-33.19	406.88
Total operating income .....	227,223	272,049	330,905	263,270	276,611	-16.48	105.96
<b>Operating Expenses</b>							
Personnel expenses .....	19,913	22,458	29,724	26,656	18,434	-11.33	-22.75
Interest expense .....	528	518	668	460	0	1.93	
Other expenses .....	13,961	12,059	16,881	26,764	20,135	15.77	-7.24
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	34,402	35,035	47,273	53,880	38,569	-1.81	-15.74
Income (loss) before taxes .....	192,865	237,050	283,685	209,369	238,056	-18.64	177.52
Applicable income taxes (credit) .....	-891	-63	-779	-4,196	-2,123		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	193,756	237,113	284,464	213,565	240,179	-18.29	169.91
Equity in undistributed income of subsidiaries .....	86,106	56,773	83,274	75,458	19,920	51.67	41.58
Bank subsidiaries .....	87,046	56,800	83,507	75,054	19,557	53.25	
Nonbank subsidiaries .....	-940	-27	-233	404	363		
Subsidiary holding companies .....	0	0	0	0	0		-100.00
Net income (loss) .....	279,862	293,886	367,738	289,023	260,099	-4.77	111.05
<b>Memoranda</b>							
Bank net income .....	284,546	294,300	371,007	307,054	268,557	-3.31	
Nonbank net income .....	-940	-27	-233	404	363		
Subsidiary holding companys' net income .....	0	0	0	0	0		-100.00

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries	4,525,616	93.39	4,499,489	93.47	4,784,480	93.66	4,466,132	3,519,661	0.58	
Common and preferred stock	4,525,616	93.39	4,499,489	93.47	4,784,480	93.66	4,466,132	3,519,661	0.58	
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	40,344	0.83	30,368	0.63	33,449	0.65	30,287	22,439	32.85	620.30
Common and preferred stock	40,344	0.83	30,368	0.63	33,449	0.65	30,287	22,439	32.85	620.30
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		-100.00
Common and preferred stock	0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	8,489	0.18	11,970	0.25	12,371	0.24	11,895	11,597	-29.08	-30.46
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	231,015	4.77	258,145	5.36	262,067	5.13	158,147	126,697	-10.51	202.93
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	-16,397	-0.34	-16,715	-0.33	-16,397	-16,008		
Other assets	40,615	0.84	30,412	0.63	32,506	0.64	25,316	22,339	33.55	148.17
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	4,846,079	100.00	4,813,987	100.00	5,108,158	100.00	4,675,380	3,686,725	0.67	40.11
<b>Liabilities and Capital</b>										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	9,887	0.20	9,868	0.20	9,872	0.19	9,865	0	0.19	
Other liabilities	102,815	2.12	102,152	2.12	104,335	2.04	97,923	86,728	0.65	55.39
Balance due to subsidiaries and related institutions	293,291	6.05	271,201	5.63	275,323	5.39	269,972	236,164	8.15	127.59
Total liabilities	405,993	8.38	383,221	7.96	389,530	7.63	377,760	322,892	5.94	108.17
Equity Capital	4,440,086	91.62	4,430,766	92.04	4,718,628	92.37	4,297,620	3,363,833	0.21	36.04
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	354,745	7.32	335,419	6.97	353,402	6.92	334,523	263,736	5.76	35.13
Common surplus	3,163,776	65.29	2,903,576	60.32	3,149,955	61.67	2,894,471	2,140,175	8.96	48.75
Retained earnings	1,524,265	31.45	1,363,488	28.32	1,390,777	27.23	1,205,395	1,132,579	11.79	67.58
Accumulated other comprehensive income	-352,304	-7.27	-1,239	-0.03	-4,888	-0.10	22,370	-34,869		
Other equity capital components	-250,396	-5.17	-170,478	-3.54	-170,618	-3.34	-159,139	-137,788		
Total liabilities and equity capital	4,846,079	100.00	4,813,987	100.00	5,108,158	100.00	4,675,380	3,686,725	0.67	40.11
<b>Memoranda</b>										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	293,291	6.05	271,201	5.63	275,323	5.39	269,972	236,164	8.15	127.59
Notes payable to subsidiaries that issued TPS	288,000	5.94	284,000	5.90	288,000	5.64	284,000	248,000	1.41	123.48
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

**Parent Company Analysis—Part 1**

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	8.05	11.02	19	8.93	12.52	18	8.36	11.94	15	7.46	7.29	49	7.83	9.68	21
Bank net income / Average equity investment in banks.....	8.17	11.60	14	8.75	12.35	20	8.17	11.80	15	7.56	7.45	47	7.65	10.51	15
Nonbank net income / Average equity investment in nonbanks.....	-3.63	9.71	7	-0.12	13.18	11	-0.75	13.12	5	1.47	9.75	31	1.88	7.89	28
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income.....	101.67	98.76	40	100.14	96.45	39	100.89	96.79	45	106.24	88.16	66	103.25	82.22	54
Nonbank net income / Parent net income.....		2.50			3.22			3.40		0.14	3.59	39	0.14	5.93	35
Subsidiary holding companies' net income / Parent net income.....		85.68			66.57			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital.....	9.14	18.39	36	8.65	16.51	37	8.26	16.81	36	8.79	20.06	35	9.60	20.43	44
Total debt / Equity capital.....	0.22	12.61	26	0.22	11.37	23	0.21	11.71	24	0.23	14.41	20	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital.....	6.71	14.76	33	6.63	13.41	32	6.31	13.63	33	6.84	16.67	27	7.37	16.36	38
Total debt + Loans guaranteed for affiliate / Equity capital.....	0.22	12.68	26	0.22	11.46	23	0.21	11.77	24	0.23	14.68	20	0	14.56	13
Total debt / Equity capital – excess over fair value.....	0.22	12.75	26	0.22	11.47	23	0.21	11.81	24	0.23	14.52	20	0	14.51	13
Long-term debt / Equity capital.....	0.22	11.91	27	0.22	10.65	24	0.21	10.95	25	0.23	13.56	20	0	13.04	13
Short-term debt / Equity capital.....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	3.33	39.59	23	3.14	40.69	21	3.33	39.86	21	3.16	34.67	21	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	102.83	104.01	51	102.24	103.15	50	102.10	103.22	51	104.63	102.81	63	105.30	103.22	65
Total investment in subs / Equity capital.....	102.83	109.29	39	102.24	108.29	39	102.10	108.40	40	104.63	110.16	49	105.30	111.07	50
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	0.34	0.39	55	0.25	0.27	54	0.27	0.29	55	0.69	0.47	63	0.69	0.36	69
Equity investment in subs – equity cap / Net income-div (X).....	0.71	1.15	44	0.47	0.85	44	0.54	1.05	43	1.70	1.82	61	1.48	1.22	64
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	126.19	130.36	53	159.29	152.56	65	144.44	152.85	56	118.48	136.59	46	156.52	177.68	47
Cash from ops + noncash items + op expense / Op expense + dividend.....	127.45	118.32	57	163.64	155.61	63	149.98	154.48	57	126.54	147.24	48	161.10	190.27	43
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	82.64	105.80	30	158.47	94.59	84	145.47	98.54	82	114.52	134.08	51	132.96	116.34	68
Pretax operating income + interest expense / Interest expense.....	36,627.46	1,565.66	97	45,862.55	1,645.53	97	42,567.81	1,835.33	97	45,615	2,016.32	97		1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	2,123.98	1,454.22	76	3,345.48	1,896.20	82	3,024.59	1,770.77	78	2,058.55	1,539.23	78	1,956.33	1,632.83	70
Dividends + interest from subsidiaries / Interest expense + dividends.....	134.44	150.57	51	174.23	174.48	63	157.08	174.12	55	134.62	150.43	53	178.48	210.80	46
Fees + other income from subsidiaries / Salary + other expenses.....	79.59	10.18	93	90.43	12.03	96	85.19	11.92	94	57.08	13.95	86	70.92	16.52	85
Net income / Current part of long-term debt + preferred dividends (X).....		26.99			40.79			47.61			35.64			57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	3.62	3.60	58	4.15	3.29	63	3.95	3.44	59	2.12	3.85	47	1.97	2.64	54
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.30			0.60			0.17			0.10			0.04	
Nonaccrual.....		0.65			1.04			0.92			1.03			0.54	
Total.....		0.95			1.64			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0.10	1.77	51	0.07	1.76	48	0.07	1.76	52	0.07	2.66	48	0.06	5.62	42
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	75.55	70.90	60	57.27	69.90	42	64.11	66.37	50	80.48	81.10	59	58.09	57.84	60
Dividends declared / Net income .....	52.30	31.93	89	46.21	27.22	87	49.59	28.27	88	59.47	42.29	74	53.64	33.08	85
Net income – dividends / Average equity.....	3.84	7.51	11	4.80	9.25	12	4.21	8.62	9	3.02	4.14	35	3.63	6.46	16
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	134.93	133.26	54	174.90	160.45	65	157.66	155.92	63	134.98	132.17	55	178.48	178.13	50
Dividends from nonbank subsidiaries .....	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	134.93	183.35	44	174.90	213.42	58	157.66	203.53	52	134.98	174.85	44	178.48	260.40	38
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	69.41	43.79	73	80.70	43.30	86	77.49	45.96	79	75.56	60.28	68	92.72	66.55	77
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	9.47	0.95	91	10.60	0.87	93	10.69	0.88	92	9.92	1.47	90	10.17	1.55	89
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	78.88	52.71	75	91.30	48.70	88	88.19	51.33	84	85.48	62.88	68	102.89	69.36	82
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.96			66.90			62.63		0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44		0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....		0.51			0.66			0.37		6.68	0.86	89	7.44	1.92	86
Other income from nonbank subsidiaries.....		0.12			0.11			0.07		0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....		64.26			94.31			87.22		6.68	79.84	22	7.44	150.41	14
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	86.92	67.73	43	87.30	72.55	40	86.88	74.16	36	88.12	69.76	42	90.02	67.32	45
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	11.86	1.25	91	11.47	1.64	89	11.99	1.44	89	11.57	1.87	87	9.88	1.81	87
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	98.78	81.70	53	98.77	82.68	62	98.87	83.13	57	99.69	82.20	72	99.90	78.80	86
Dividends from nonbank subsidiaries .....	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0.01	0.01	88	0.01	0.02	86	0.01	0.01	86	0.01	0.02	86	0.01	0.06	84
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0.01	4.41	38	0.01	5.69	29	0.01	4.67	30	0.01	4.70	33	0.01	7.29	24
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	2,966.43	27.96	98	2,748.29	28.03	99	2,788.93	26.38	99	2,736.66	27.08	99		28.33	